



## **A Reminder about Term Conversion Credits**

With a large amount of in force term business from many different MetLife companies it can be very confusing to navigate the different conversion privileges. It can be even more confusing when certain blocks of term business have conversion credits as an added benefit for clients who want to move to a permanent product. A quick reminder to everyone on how producer compensation is impacted by the conversion credits that may exist.

Conversion credits reduce producer compensation. How they impact the compensation depends on the product that is chosen. For universal life and variable universal life the amount of the credit is subtracted from the target premium in the compensation calculation. For whole life products, the amount of the credit is subtracted from the whole life base premium prior to calculating commissions.

If you have any further questions of term conversions or term conversion credits please see the Term Conversion guide on [metlifeinvestors.com](http://metlifeinvestors.com).

If you have questions please contact the life insurance sales desk.

Insurance Products: • Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down in Value

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